



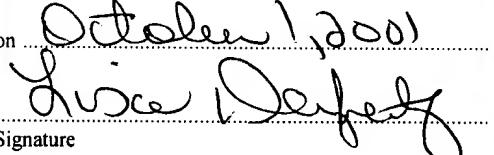
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
KITCHEN, et al. : Art Unit: 2162
Serial No: 09/820,805 : Examiner: R. Alvarez
Filed: March 30, 2001 :
For: ELECTRONIC BILL PROCESSING WITH MULTI-LEVEL BILL
INFORMATION STORAGE

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is being deposited
with the U.S. Postal Service as First Class Mail addressed
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D.C. 20231

on October 1, 2001

Signature

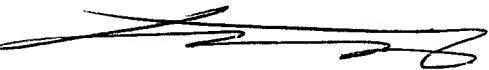
Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



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LIST OF ART CITED BY APPLICANT (PTO-1449)		ATTY. DOCKET NO. 33500-05C	SERIAL NO. 09/820,805
		APPLICANT Kitchen et al	RECEIVED OCT 04 2001 Technology Center 2100
		FILING DATE March 30, 2001	

U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
	5,220,501	06/15/1993	Lawlor et al.	364	408	12/08/1989
	5,287,270	02/15/1994	Hardy et al.	364	408	12/02/1992
	5,325,290	06/28/1994	Cuffman et al.	364	401	10/25/1991
	5,383,113	01/17/1995	Kight et al.	364	401	07/25/1991
	5,465,206	10/07/1995	Hilt et al.	364	406	10/01/1993
	5,483,445	01/09/1996	Pickering	364	406	10/21/1993
	5,655,089	08/05/1997	Bucci	395	240	04/10/1992
	5,699,528	12/16/1997	Hogan	395	240	10/31/1995
	5,832,460	11/3/1998	Bednar et al.	705	27	6/2/1995
	5,930,759	7/27/1999	Moore et al.	705	2	7/1999
	5,873,072	2/16/1999	Kight	705	40	2/1999
	5,956,700	9/21/1999	Landry	705	40	9/1999

FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

Dialog File 6, 05424287, Shira Levine, Billing with an Attitude, America's Network, p.78

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.